

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Malachi Nathanael Kahler  
Grace Ann Kahler  
Debtors

Case No. 15-05239-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: TWilson  
Form ID: 309A

Page 1 of 2  
Total Noticed: 33

Date Rcvd: Nov 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2017.

db/jdb +Malachi Nathanael Kahler, Grace Ann Kahler, 25 East Lancaster Street,  
Red Lion, PA 17356-2203  
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541  
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
aty +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
aty +William E. Craig, Morton & Craig LLC, 110 Marter Avenue, Suite 301,  
Moorestown, NJ 08057-3125  
tr +Steven M. Carr (Trustee), Ream, Carr, Markey and Woloshin LLP, 119 East Market Street,  
York, PA 17401-1221  
4755739 +Atlantic Credit & Finance Special Finance, Unit, LLC Successor in interest to,  
SYNCHRONY BANK F/K/A, GE CREDIT, c/o Weltman, Weinberg & Reis Co., LPA,  
436 Seventh Avenue, Ste 2500, Pittsburgh, PA 15219-1842  
4729898 +Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359  
4729900 +Diamond Credit Union, 1600 Medical Dr, Pottstown, PA 19464-3242  
4729902 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
4729918 +Hy Cite/royal Prestige, 333 Holtzman Rd, Madison, WI 53713-2109  
4780054 +Lakeview Loan Servicing, LLC, Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430  
4729923 +Provident/shore Mortga, 1235 N Dutton Ave Suite E, Santa Rosa, CA 95401-4666  
4743507 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973  
4729928 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: spgesq@hotmail.com Nov 22 2017 19:03:26 Sean Patrick Quinlan,  
Quinlan Law Office, 2331 Market Street, Camphill, PA 17011  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Nov 22 2017 19:03:56 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
4729894 +E-mail/Text: ACF-EBN@acf-inc.com Nov 22 2017 19:03:28 Atlantic Crd, P O Box 13386,  
Roanoke, VA 24033-3386  
4729895 +EDI: CAPITALONE.COM Nov 22 2017 19:14:00 Capl/boscv, 26525 N Riverwoods Blvd,  
Mettawa, IL 60045-3440  
4729897 +E-mail/Text: kzoepfel@credit-control.com Nov 22 2017 19:03:57 Central Loan Admin & R,  
425 Phillips Blvd., Ewing, NJ 08618-1430  
4729899 +EDI: WFNBN.COM Nov 22 2017 19:14:00 Comenitycapital/dvdsbr, 995 W 122nd Ave,  
Westminster, CO 80234-3417  
4729901 +E-mail/Text: bknotice@erccollections.com Nov 22 2017 19:03:58 Enhanced Recovery Co L,  
8014 Bayberry Rd, Jacksonville, FL 32256-7412  
4729919 +E-mail/Text: BKRMailOPS@weltman.com Nov 22 2017 19:03:45 Kay Jewelers, 375 Ghent Rd,  
Fairlawn, OH 44333-4600  
4919384 E-mail/Text: camanagement@mtb.com Nov 22 2017 19:03:45 M&T BANK, P.O. Box 62182,  
Baltimore, MD 21264-2182  
4919385 E-mail/Text: camanagement@mtb.com Nov 22 2017 19:03:45 M&T BANK, P.O. Box 62182,  
Baltimore, MD 21264-2182, M&T BANK, P.O. Box 62182, Baltimore, MD 21264-2182  
4729921 +E-mail/Text: unger@members1st.org Nov 22 2017 19:04:25 Members 1st F C U, 5000 Louise Dr,  
Mechanicsburg, PA 17055-4899  
4739973 +E-mail/Text: bankruptcynotices@psecu.com Nov 22 2017 19:04:21 PSECU, PO BOX 67013,  
HARRISBURG, PA 17106-7013  
4729922 +E-mail/Text: bankruptcynotices@psecu.com Nov 22 2017 19:04:21 Pa Sta Empcu,  
1500 Elmerton Ave, Harrisburg, PA 17110-2990  
4879352 +EDI: DRIV.COM Nov 22 2017 19:16:00 Santander Consumer USA Inc., P.O. Box 560284,  
Dallas, TX 75356-0284  
4729924 +EDI: DRIV.COM Nov 22 2017 19:16:00 Santander Consumer Usa, Po Box 961245,  
Fort Worth, TX 76161-0244  
4729925 +EDI: RMSC.COM Nov 22 2017 19:15:00 Synccb/care Credit, C/o Po Box 965036,  
Orlando, FL 32896-0001  
4729927 +EDI: RMSC.COM Nov 22 2017 19:15:00 Synccb/carecr, C/o Po Box 965036,  
Orlando, FL 32896-0001  
4775890 EDI: RMSC.COM Nov 22 2017 19:15:00 Synchrony Bank, c/o Recovery Management Systems Corp,  
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284  
4729896\* +Capl/boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
4729903\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
4729904\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
4729905\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
4729906\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
4729907\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
4729908\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
4729909\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
4729910\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297

## \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

4729911\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 4729912\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 4729913\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 4729914\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 4729915\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 4729916\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 4729917\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 4729920\* +Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600  
 4729926\* +Synch/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001

TOTALS: 0, \* 19, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 24, 2017

Signature: /s/Joseph Speetjens


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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
 Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Sean Patrick Quinlan on behalf of Debtor 1 Malachi Nathanael Kahler spqesq@hotmail.com,  
 lesliebrown.paralegal@gmail.com  
 Sean Patrick Quinlan on behalf of Debtor 2 Grace Ann Kahler spqesq@hotmail.com,  
 lesliebrown.paralegal@gmail.com  
 Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfcbis.com  
 Thomas I Puleo on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 United States Trustee ustpregion03.ha.ecf@usdoj.gov  
 William E. Craig on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,  
 mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 8

**Information to identify the case:**

Debtor 1 **Malachi Nathanael Kahler**  
 First Name Middle Name Last Name

Debtor 2 **Grace Ann Kahler**  
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0347**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN **xxx-xx-3596**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **Middle District of Pennsylvania**Date case filed in chapter **13**  
**December 7, 2015**Case number: **1:15-bk-05239-RNO**Date case converted to chapter **7** **November**  
**5, 2017****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Malachi Nathanael Kahler	Grace Ann Kahler
2. All other names used in the last 8 years		
3. Address	25 East Lancaster Street Red Lion, PA 17356	25 East Lancaster Street Red Lion, PA 17356
4. Debtor's attorney Name and address	Sean Patrick Quinlan Quinlan Law Office 2331 Market Street Camphill, PA 17011	Contact phone 717 724-7503 Email: <a href="mailto:spqesq@hotmail.com">spqesq@hotmail.com</a>
5. Bankruptcy trustee Name and address	Steven M. Carr (Trustee) Ream, Carr, Markey and Woloshin LLP 119 East Market Street York, PA 17401	Contact phone 717 843-8968 Email: <a href="mailto:carrtrustee@yahoo.com">carrtrustee@yahoo.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open Monday – Friday 9:00 AM to 4:00 PM  Contact phone (717) 901-2800  Date: November 22, 2017
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 3, 2018 at 01:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification and proof of social security number are required ***</b>	Location:  <b>York County Judicial Center, 45 North George Street, 5th Floor Multipurpose Room, York, PA 17401</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: March 4, 2018</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	